



If you qualify, the Deferred Payment Plan allows you to repay your student loan in accordance with your means, whether the loan was granted under the Loans and Bursaries Program or the Loans Program for Part-Time Studies. Each application covers a maximum of six months. You will need to provide proof of income, and the information you report will be verified.

Réservé for l'Aide financière aux études	
<input type="checkbox"/> gr1	<input type="checkbox"/> ss2

An online version of this form is available in your student financial assistance file on the [Quebec.ca/student-financial-assistance](http://Quebec.ca/student-financial-assistance) website. The online form enables you to obtain an estimate of the instalment payment for repaying your student loan in your present circumstances, as well as the list of documents to provide, if applicable. This form cannot be uploaded to your online file.

Save this form to your computer then use Adobe Reader version 8 or later to fill it out. Once you have finished, print it, sign it and mail it to us.

**Section 1 – Identity and Address of Residence**

Last name		Permanent code assigned by the Ministère	
First name		Date of birth Y M D	Social Insurance Number
Number	Street	Direction (North, South, East, West)	
Apartment	Municipality		
Municipality (cont.)	Province	Postal code	Home telephone number Area code
Country	Other telephone number Area code		Extension
E-mail address (Only provide your e-mail address if you wish to received correspondence by e-mail.)			

**Section 2 – Family Situation**

**Only fill in this section if you have one or more dependent children.**

Check the box that corresponds to your situation. If you do not have any dependent children, go to the next page.

I am the head of a single parent family.       I have one or more dependent children but am not the head of a single parent family.

State the first name, family name and date of birth of each dependent child.

First name	Family name
Date of birth Y M D	
First name	Family name
Date of birth Y M D	
First name	Family name
Date of birth Y M D	

**Section 2 – Family Situation** (cont.)

First name

Family name

Date of birth

Y

M

D

If you need more space, please write your Permanent Code and the other information on a separate sheet, and attach it to this form.

**Section 3 – Relevant Period**

**3A** – Please check the box that corresponds to your current situation then follow the corresponding instructions in order to determine the effective start date of the relevant period.

***I have completed my studies.***

**My financial institution has asked me to begin repaying my student loan, but my financial situation makes this impossible.**

Repayment of your student loan (principal and interest) begins at the end of the 6-month period (*6-month option*) that follows the completion of your studies. In sub-section 3B, you should thus indicate the 7th month from the end of your studies. If you are not sure about either the date when you completed your studies or the 6-month option, consult your student financial assistance file on the [Quebec.ca/student-financial-assistance](http://Quebec.ca/student-financial-assistance) website or the *Preparing to repay your student loan for full-time or part-time studies* letter that we sent you.

*Start date of the relevant period = Month of completion of studies + 7 months*

***I wish to renew my application.***

**The period covered by my previous application to the Deferred Payment Plan is ending, but my financial circumstances are still worrisome.**

In sub-section 3B, you should indicate the month that follows the last month covered by your preceding application. If you are not sure which is the last month of the preceding period covered by the program, consult your student financial assistance file on the [Quebec.ca/student-financial-assistance](http://Quebec.ca/student-financial-assistance) website or the *Application to the Deferred Payment Plan accepted* letter that we sent you.

*Start date of the relevant period = Last month of the preceding approved application + 1 month*

***I am worried about being unable to make my next payment.***

**I have made the instalment payments on my student loan until now, but my financial circumstances no longer make it possible for me to comply with the current agreement.**

In sub-section 3B, please state the month of your next payment to your financial institution.

*Start date of the relevant period = Month of next payment*

***I am in arrears in my payments.***

**I have not paid my financial institution for several months. I am not a beneficiary of the Deferred Payment Plan and wish to apply retroactively for a period starting prior to the current month.**

The period covered by your application can begin on the month following your last payment to your financial institution. You should indicate that month in sub-section 3B. If your last payment was more than six months ago, your deferred payment period cannot start more than six months before today.

*Start date of the relevant period if the last payment was made less than 6 months ago = Month of last payment + 1 month*

*Start date of the relevant period if the last payment was made more than 6 months ago = Current months – 6 months*

**3B** – In referring to the information that corresponds to your situation, indicate the year and month when the deferred payment period you are applying for should start.

**Start date of the relevant period:**

Y	M
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## Section 4 – Declaration of Income and Required Documents

**4A** – In order to determine the first month for which you need to report your income, write the year and month of the start of the period covered by your application in the Month 1 box (see 3B) or, if this month has not yet ended as of today’s date, the preceding month. The month indicated as Month 1 must have ended as of today.

**Then report your income for the full sequence of six consecutive months.**

Y    M Month 1	Y    M Month 2	Y    M Month 3	Y    M Month 4	Y    M Month 5	Y    M Month 6
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**4B** – For the first month, enter the amount of your actual gross income, and for each of the following five consecutive months, your actual or expected gross income, **rounding off to the nearest dollar**. Make sure you enter the right amounts on the line that corresponds to the right type of income. **Attach a copy of proof of gross income before deductions for all currently completed months to this application.**

**Employment income\***: Salary, honoraria, tips, commissions or gratuities.

\$ Month 1	\$ Month 2	\$ Month 3	\$ Month 4	\$ Month 5	\$ Month 6
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**Net business or self-employment income:**

Before submitting the requested information, you will need to fill out the *Statement of Income and Expenses – Deferred Payment Plan* form that is available on the [Quebec.ca/student-financial-assistance](http://Quebec.ca/student-financial-assistance) website. You are required to include this form with your application.

\$ Month 1	\$ Month 2	\$ Month 3	\$ Month 4	\$ Month 5	\$ Month 6
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**Employment insurance benefits\***: This is an income replacement (employment insurance) benefit paid by Employment and Social Development Canada (ESDC). You may attach copies of your “My current claim” and “My payment details” that appear in your Service Canada Account, which can be accessed on the [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) website.

\$ Month 1	\$ Month 2	\$ Month 3	\$ Month 4	\$ Month 5	\$ Month 6
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**Parental insurance benefits\***: This is a maternity, paternity, parental or adoption leave income replacement benefit paid by the ministère du Travail, de l’Emploi et de la Solidarité sociale. You may attach a copy of the Québec Parental Insurance Plan statement.

\$ Month 1	\$ Month 2	\$ Month 3	\$ Month 4	\$ Month 5	\$ Month 6
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**Income replacement indemnity\***: This is a salary insurance allowance or benefit paid by the Société de l’assurance automobile du Québec (SAAQ) or the Commission des normes, de l’équité, de la santé et de la sécurité du travail (CNESST).

\$ Month 1	\$ Month 2	\$ Month 3	\$ Month 4	\$ Month 5	\$ Month 6
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**Employment assistance allowance\***: This is financial assistance paid by Emploi-Québec to individuals who participate in an active employment assistance measure.

\$ Month 1	\$ Month 2	\$ Month 3	\$ Month 4	\$ Month 5	\$ Month 6
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**Retirement or disability pension\***: These are retirement or disability pension benefits paid under the Régime de rentes du Québec (RRQ), the Canada Pension Plan (CPP), the Old Age Security pension or by a private plan.

\$ Month 1	\$ Month 2	\$ Month 3	\$ Month 4	\$ Month 5	\$ Month 6
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**Support payments:** Enter the total amount of support income for yourself and the child in your custody.

\$ Month 1	\$ Month 2	\$ Month 3	\$ Month 4	\$ Month 5	\$ Month 6
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**Income from other sources:** This could be investment income, interest received, etc.

\$ Month 1	\$ Month 2	\$ Month 3	\$ Month 4	\$ Month 5	\$ Month 6
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**Your total income:** Add up all the monthly income you reported. If your total income for at least one month is zero (\$0.00), you need to fill in sub-section 4D on page 4 of this form.

\$ Month 1	\$ Month 2	\$ Month 3	\$ Month 4	\$ Month 5	\$ Month 6
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**\*If you have not kept copies of proof of this income, you can report the amounts on the *Confirmation of Income – Deferred Payment Plan* form that is available on the [Quebec.ca/student-financial-assistance](http://Quebec.ca/student-financial-assistance) website.**

Note : Several types of income are not considered for the purposes of this program, including the Solidarity Tax Credit, bursaries, gifts, withdrawals from a registered retirement savings plan (RRSO) and income received as an inheritance.

**Section 4 – Declaration of Income and Required Documents** (cont.)**4C – You receive social assistance or social solidarity benefits.**

I receive benefits from the ministère du Travail, de l'Emploi et de la Solidarité sociale.

For each of the months indicated in sub-section 4A, check the appropriate box below if, during that month, you received or will receive social assistance or social solidarity benefits (not to be confused with the Solidarity Tax Credit).

Month 1    Month 2    Month 3    Month 4    Month 5    Month 6

You need to attach a copy of proof of payment of these benefits or use the *Confirmation of income - Deferred Payment Plan* form that is available on the [Quebec.ca/student-financial-assistance](http://Quebec.ca/student-financial-assistance) website. You are not required to report amounts received as a beneficiary of the Social Assistance Program or the Social Solidarity Program.

**4D – No income – if one of the following two statements describes your situation, you should check the appropriate box.**

I certify that I had no income during the 6-month period indicated in sub-section 4A.

I certify that I had no income in at least 1 of the 6 months indicated in sub-section 4B.

**Further information****Eligibility**

To learn about how to qualify for the Deferred Payment Plan, consult the [Quebec.ca/student-financial-assistance](http://Quebec.ca/student-financial-assistance) website. You need to submit an application for each six-month period of time, to establish eligibility. For renewals, you must have made all requested payments for the period covered by your last application in order to requalify. Also note that per the Bankruptcy and Insolvency Act, you cannot qualify for the Deferred Payment Plan if you have declared bankruptcy or made a consumer proposal or a voluntary deposit agreement.

If you have a disability and own an insurance policy with a loan feature that covers your current situation, you should apply to your insurer first, thus avoiding needlessly using up eligibility months under the Deferred Payment Plan.

**Verification of your information**

Aide financière aux études reserves the right to verify the information you declare on your application form in accordance with inter-departmental and inter-agency agreements, in order to confirm that you qualify for the Deferred Payment Plan.

**Additional information**

You can find more information about the Deferred Payment Plan, including a monthly payment calculation simulator, on the [Quebec.ca/student-financial-assistance](http://Quebec.ca/student-financial-assistance) website. You may also call the Aide financière aux études at 418-646-5100 (Québec City) or 1-866-615-5100 (toll free elsewhere in Canada and the United States). Please contact Aide financière aux études if you wish to review the information you provided, obtain a copy there of or correct any inaccurate or incomplete information.

**Form submission**

1. Ensure that all required fields are filled in.
2. Save the form then print all pages.
3. Sign this page manually.
4. Place all required documents in a single envelope because as soon as Aide financière aux études receives any document it presumes it has received all backup needed to analyze your file;
5. Mail the envelope to the address shown below.

**Section 5 – Signature**

**important!** Your application for the Deferred Payment Plan is a commitment on your part. If a monthly payment is required following analysis of your application by Aide financière aux études, your financial institution will be **automatically notified and will withdraw that amount for each of the six months covered by your application.**

However, if your application covers a period **that has already begun**, the expected payments for months that are over will be withdrawn in a single cumulative debit, shortly after the application is accepted. (For example, if an application is accepted on June 17 for the April-September period and involves a monthly payment of \$75, the payments for April and May, totaling \$150, will be withdrawn in a single debit shortly after June 17).

**I certify that all information provided is accurate and complete:**

Signature

Date

Y	M	D

(If you are acting on behalf of the applicant, please attach a power of attorney to this form.)

**Important!** Unsigned applications to the Deferred Payment Plan will be automatically declined.